REMARKS

This Response is submitted in reply to the Non-final Office Action mailed March 16, 2005. Claims 1 to 35 and 44 to 48 are currently pending in this application. Claims 1, 15, 21, 28, 31, 34, 35, 44 and 48 (all of the non-withdrawn independent claims) are amended in this response. No fees are due in connection with this response. However, please charge Deposit Account No. 02-1818 for any insufficiency of payment or to credit any overpayment.

The Office Action rejected Claims 1, 15, 21, 28, 31, 34, 35, 44 and 48 (all of the independent claims) under 35 U.S.C. §103(a) as being unpatentable in view of U.S. Patent No. 6,241,607 to Payne et al. ("Payne") and U.S. Patent Application No. 2001/0041610 to Luciano et al. ("Luciano"). The Office Action rejected Claim 3 under 35 U.S.C. §103(a) as being unpatentable in view of Payne and Luciano in further view of U.S. Patent No. 5,342,047 to Heidel et al. ("Heidel"). Applicant respectfully disagrees with these rejections. Additionally, Applicant has amended the claims to more clearly specify the function of the processor in automatically apportioning a whole number of credits wagered into multiple fractional wagers across multiple paylines.

None of the references relied upon in the rejection teaches a <u>processor</u> that takes a <u>whole</u> credit wager having a value and <u>automatically apportions</u> the whole credit wager value across a number of paylines as a plurality of <u>fractional</u> credit wagers as currently claimed. Instead, Luciano teaches a system whereby a <u>player</u> may place multiple wagers that may include fractional credits.

The relevant portion of Luciano is quoted below in its entirety:

[0082] It is noted that the partial or fractional game credits may be displayed on the credit meter 52 using a fixed point (decimal) or fractional representation. The credits whether represented as decimal or fractional values are visible to the player and available for game play. The game player could choose, for example, to wager or play 0.4 or 4/10 of a credit. For a \$0.25 credit value, this would be a wager of \$0.10. Therefore, the present invention allows fractional credits to be played.

[0083] All of the game player's credits may be wagered according the player's choice. The game player may wager credits with the present invention that were not previously available, such as \$0.17, \$0.0055 or \$12.18. The player may also elect to "let it ride" and play all the credits allocated to the player. The gaming system and method of the present invention allows the player a more flexible way of playing a game that adds to the enjoyment and excitement of playing the game.

All of the teachings in this section of Luciano refer to what a <u>player</u> may do. More specifically, this section teaches that a player may make fractional credit wagers. Nowhere in this section of Luciano (or any prior art of record) is there any teaching of a <u>processor</u> that takes a <u>whole</u> credit wager and <u>automatically apportions</u> the whole credit wager across a number of paylines as a plurality of <u>fractional</u> credit wagers. (i.e. turns one non-fractional wager into multiple fractional wagers without the need for the player to place any fractional wagers). The Examiner specifically acknowledged that:

"Note, regarding the amended limitations of different fractional values wagered, Luciano et al.'s teaching of wagering partial or fractional game credits is calculated by the game machine processor according to the player's choice (paragraphs 82 and 83), wherein, according to the player's choice, there are different fractional value or percentage of credits are chosen by the player." [Emphasis Added]

In order for fractional credit wagers to be placed on multiple paylines in Luciano, the player must make multiple fractional credit wagers.

Because *Payne* and *Luciano*, alone and in combination, do not teach or suggest each feature of the claims of the present invention, Applicant submits that all pending claims are in condition for allowance.

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An earnest endeavor has been made to place this application in condition for formal allowance and is courteously solicited. If the Examiner has any questions regarding this Response, Applicant respectfully request that the Examiner contact the undersigned.

Respectfully submitted,

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